

2011 Property Tax Report

Dubois County

with Comparisons to Prior Years



Legislative Services Agency

September 2011

This report describes property tax changes in Dubois County between 2010 and 2011, with comparison to changes since 2007. In 2011, the changes from the big tax reform of 2008 were fully phased in with the elimination of the last of the state homestead credits. The 2009 recession affected assessments and local tax credits in many counties. Changes in local levies and assessments also were important in many counties.

Comparable Homestead Property Tax Changes in Dubois County

The average homeowner saw an 8.3% tax bill increase from 2010 to 2011.

Homestead taxes in 2011 were still 16.9% lower than they were in 2007, before the property tax reforms.

86.6% of homeowners saw lower tax bills in 2011 than in 2007.

57.5% of homeowners saw tax increases of between 1% and 9% from 2010 to 2011.

The largest percentage of homeowners have seen between a 10% and 29% decrease in their tax bills from 2007 to 2011.

	2010 to 2011		2007 to 2011	
	Number of Homesteads	% Share of Total	Number of Homesteads	% Share of Total
Summary Change in Tax Bill				
Higher Tax Bill	10,037	92.8%	1,420	13.1%
No Change	532	4.9%	33	0.3%
Lower Tax Bill	250	2.3%	9,366	86.6%
Average Change in Tax Bill	8.3%		-16.9%	
Detailed Change in Tax Bill				
20% or More	2,085	19.3%	621	5.7%
10% to 19%	1,729	16.0%	266	2.5%
1% to 9%	6,223	57.5%	533	4.9%
0%	532	4.9%	33	0.3%
-1% to -9%	129	1.2%	1,362	12.6%
-10% to -19%	46	0.4%	3,144	29.1%
-20% to -29%	33	0.3%	2,605	24.1%
-30% to -39%	11	0.1%	1,265	11.7%
-40% to -49%	7	0.1%	432	4.0%
-50% to -59%	3	0.0%	139	1.3%
-60% to -69%	3	0.0%	111	1.0%
-70% to -79%	6	0.1%	105	1.0%
-80% to -89%	3	0.0%	71	0.7%
-90% to -99%	0	0.0%	29	0.3%
-100%	9	0.1%	103	1.0%
Total	10,819	100.0%	10,819	100.0%

Note: Percentages may not total due to rounding.

★★★★★★
 HIGHER TAX RATES AND THE
 LOSS OF THE STATE
 HOMESTEAD CREDIT RAISE
 HOMEOWNER TAX BILLS
 ★★★★★★

Homestead Property Taxes

Homestead property taxes increased 8.3% on average in Dubois County in 2011. This was more than the state average of 4.4%. Dubois County homestead taxes were still 16.9% lower in 2011 than they were in 2007, before the big tax reform. Dubois tax rates generally increased in 2011, which explains much of the rise in homeowner tax bills. The increase was partly due to the phaseout of the state homestead credit in 2011. The state homestead credit was 3.9% in Dubois County in 2010. Dubois County does not have local credits funded by local income taxes, so the decline in local income tax distributions did not affect homeowner tax bills.

Tax Rates

Property tax rates increased in most Dubois County tax districts. The average tax rate increased by 5.9% because an increase in the levy exceeded a smaller increase in net assessed value. Levies in Dubois County increased by 6.4%. The biggest levy increases were in the Southwest Dubois County Schools referendum debt, capital projects, and bus replacement funds, and most funds in Northeast Dubois County Schools. Dubois County's total net assessed value increased 0.6% in 2011. Homestead and agricultural net assessments increased by 0.3% and 1.8%, respectively. Other residential assessments showed a small decrease at 0.2%, while business net assessments increased by 0.8%.

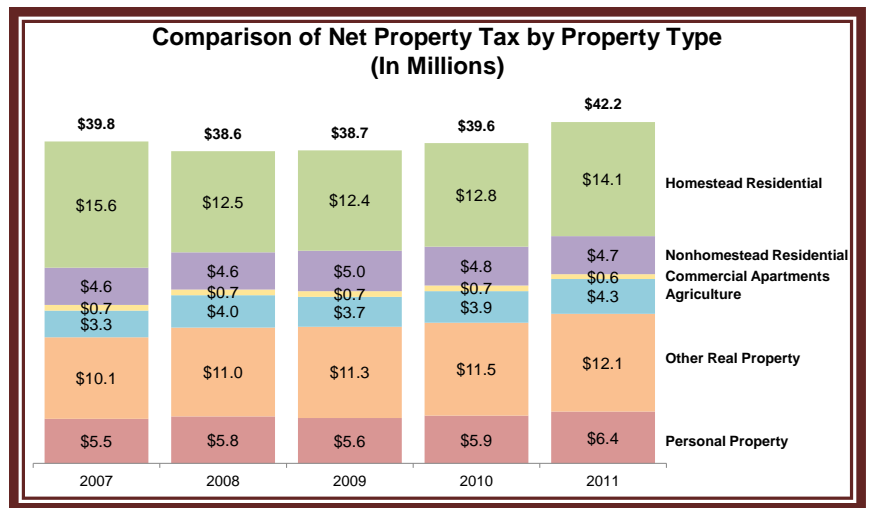
★★★★★★

**INCREASES IN BUSINESS AND
AGRICULTURAL TAX BILLS, DUE TO HIGHER
TAX RATES**

★★★★★★

Net Tax Bill Changes - All Property Types

Net tax bills for all taxpayers rose 7.3% in Dubois County in 2011, more than the statewide increase of 2.8%. Other residential property, which includes smaller rentals and second homes, saw net tax bills decrease by 0.3%. Tax bills for commercial apartments fell 2.7%. Assessments for these properties fell in 2011. Business tax bills - which include commercial, industrial and utility buildings, land and equipment - increased by 6.6% due to tax rate increases. Agricultural tax bills rose 11.8%. This was due both to increased tax rates and the 3.2% increase in the base rate assessment of farm land, from \$1,250 to \$1,290 per acre for taxes in 2011.



Tax Cap Credits

Property taxes are capped at 1% of gross assessed value for homesteads, 2% for other residential property (including rental housing and second homes) and farmland, and 3% for business land, buildings, and equipment. Taxpayers receive credits when their tax bills exceed the caps. Credits are revenue lost to local governments.

★★★★★★

**TAX CAP CREDITS INCREASED
IN 2011, DUE TO HIGHER TAX
RATES AND THE LOSS OF THE
STATE HOMESTEAD CREDIT**

★★★★★★

Total tax cap credit losses in Dubois County were \$1.3 million, or 3.1% of the levy. This was less than the state average loss rate of 9.2%, but near the median value of 3.8% among all counties. Tax rates are the main determinant of tax cap credits, and Dubois County's tax rates were near the state median.

About half of the total tax cap credits were in the 1% homestead category, and most of the rest were in the 2% nonhomestead/farmland category. Dubois County has no district tax rates above \$3 per \$100 assessed value, so no business property in the 3% tax cap category qualifies for credits. The largest percentage losses were in the city of Huntingburg and the town of Holland, where district tax rates were just under \$3. The largest dollar losses were in the Greater Jasper School Corporation, Jasper City, Southwest Dubois County School Corporation, and the county unit.

Dubois County Tax Cap Credits	1%	2%	3%	Elderly	Total	% of Levy
2010 Tax Cap Credits	\$401,050	\$489,463	\$0	\$31,064	\$921,577	2.3%
2011 Tax Cap Credits	676,426	598,205	0	60,985	1,335,616	3.1%
Change	\$275,377	\$108,742	\$0	\$29,921	\$414,039	0.8%

added loss of 0.8% of the total tax levy. Most of the increase in tax cap credits was in the 1% tax cap category, which covers homesteads. Higher tax rates and the elimination of the state homestead credit caused much of the 1% tax cap credit increase.

The Effect of Recession

The 2009 recession affected Dubois County assessments for pay-2011. Business and other residential property values and construction activity appear to have fallen in Dubois County in 2009, but increases in homestead values and agricultural assessments more than offset this decline. Still, had assessments increased more, tax rates would have increased less, and the increase in tax cap losses would have been smaller.

★★★★★★

**2009 RECESSION REDUCED BUSINESS
AND OTHER RESIDENTIAL ASSESSMENTS
IN PAY-2011**

★★★★★★

Property Type	Gross AV 2010	Gross AV 2011	Gross AV Change	Net AV 2010	Net AV 2011	Net AV Change
Homesteads	\$1,704,325,701	\$1,722,597,100	1.1%	\$775,068,367	\$777,188,736	0.3%
Other Residential	245,112,000	244,637,900	-0.2%	244,232,268	243,676,989	-0.2%
Ag Business/Land	255,975,900	259,975,000	1.6%	254,943,414	259,649,594	1.8%
Business Real/Personal	982,696,840	982,011,300	-0.1%	830,760,216	837,560,703	0.8%
Total	\$3,188,110,441	\$3,209,221,300	0.7%	\$2,105,004,265	\$2,118,076,022	0.6%

Net AV equals Gross AV less deductions and exemptions • Tax rates are calculated on Net AV • Circuit breaker tax caps are calculated on Gross AV

Dubois County Levy Comparison by Taxing Unit

Taxing Unit						%Change			
	2007	2008	2009	2010	2011	2007 - 2008	2008 - 2009	2009 - 2010	2010 - 2011
<i>County Total</i>	51,497,627	54,491,743	37,840,362	39,052,617	41,562,984	5.8%	-30.6%	3.2%	6.4%
State Unit	49,110	51,414	0	0	0	4.7%	-100.0%		
Dubois County	6,820,243	7,472,095	6,001,216	6,317,720	6,468,928	9.6%	-19.7%	5.3%	2.4%
Bainbridge Township	79,676	82,572	85,459	90,024	91,824	3.6%	3.5%	5.3%	2.0%
Boone Township	19,819	20,498	21,311	22,073	22,647	3.4%	4.0%	3.6%	2.6%
Cass Township	39,684	40,456	39,545	40,986	42,070	1.9%	-2.3%	3.6%	2.6%
Columbia Township	15,522	16,237	16,727	17,513	17,950	4.6%	3.0%	4.7%	2.5%
Ferdinand Township	48,011	50,246	51,674	51,697	54,165	4.7%	2.8%	0.0%	4.8%
Hall Township	12,871	13,367	13,880	14,373	14,686	3.9%	3.8%	3.6%	2.2%
Harbison Township	38,980	40,322	41,711	43,523	44,620	3.4%	3.4%	4.3%	2.5%
Jackson Township	41,051	43,949	45,562	47,590	48,761	7.1%	3.7%	4.5%	2.5%
Jefferson Township	17,268	17,629	18,558	18,752	19,472	2.1%	5.3%	1.0%	3.8%
Madison Township	47,475	48,684	50,995	52,998	54,255	2.5%	4.7%	3.9%	2.4%
Marion Township	14,902	24,451	25,121	26,304	24,765	64.1%	2.7%	4.7%	-5.9%
Patoka Township	79,462	82,048	85,395	88,714	90,948	3.3%	4.1%	3.9%	2.5%
Jasper Civil City	5,541,248	5,706,682	5,812,999	6,085,884	6,240,446	3.0%	1.9%	4.7%	2.5%
Huntingburg Civil City	1,462,303	1,516,317	1,531,257	1,597,712	1,638,542	3.7%	1.0%	4.3%	2.6%
Birdseye Civil Town	27,450	28,552	29,708	31,000	31,861	4.0%	4.0%	4.3%	2.8%
Ferdinand Civil Town	542,092	563,790	568,805	605,309	620,699	4.0%	0.9%	6.4%	2.5%
Holland Civil Town	111,775	116,156	119,201	126,574	129,474	3.9%	2.6%	6.2%	2.3%
Northeast Dubois County School Corp	4,128,453	4,555,408	2,187,569	2,368,563	2,883,750	10.3%	-52.0%	8.3%	21.8%
Southeast Dubois County School Corp	5,399,610	5,807,638	3,559,799	3,765,012	3,884,460	7.6%	-38.7%	5.8%	3.2%
Southwest Dubois County School Corp	6,044,154	5,930,856	3,436,600	3,208,839	4,678,523	-1.9%	-42.1%	-6.6%	45.8%
Greater Jasper Consolidated School Corp	19,524,593	20,804,261	12,335,105	12,473,459	12,601,770	6.6%	-40.7%	1.1%	1.0%
Huntingburg Public Library	261,031	275,514	253,530	263,009	270,621	5.5%	-8.0%	3.7%	2.9%
Jasper Public Library	523,351	544,171	555,445	585,999	602,256	4.0%	2.1%	5.5%	2.8%
Dubois County Contractual Library	384,474	399,431	721,221	871,336	738,526	3.9%	80.6%	20.8%	-15.2%
Dubois County Airport	149,378	162,809	157,771	159,610	162,485	9.0%	-3.1%	1.2%	1.8%
Northeast Dubois County Fire Protection	73,641	76,190	74,198	78,044	84,480	3.5%	-2.6%	5.2%	8.2%
Dubois County Solid Waste Mgt Dist	0	0	0	0	0				
Huntingburg Redevelopment Comm	0	0	0	0	0				

Dubois County 2011 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates						Net Tax Rate, Homesteads
			LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
19001	Bainbridge Township	1.5698	--	--	--	--	--	--	1.5698
19002	Jasper City	2.2447	--	--	--	--	--	--	2.2447
19003	Boone Township	1.5879	--	--	--	--	--	--	1.5879
19004	Cass Township	1.9211	--	--	--	--	--	--	1.9211
19005	Holland Town	2.9712	--	--	--	--	--	--	2.9712
19006	Columbia Township	1.5960	--	--	--	--	--	--	1.5960
19007	Ferdinand Township	1.6783	--	--	--	--	--	--	1.6783
19008	Ferdinand Town	2.1985	--	--	--	--	--	--	2.1985
19009	Hall Township	1.5369	--	--	--	--	--	--	1.5369
19010	Hall Township II	1.5672	--	--	--	--	--	--	1.5672
19011	Harbison Township	1.5801	--	--	--	--	--	--	1.5801
19012	Harbison Township II	1.5841	--	--	--	--	--	--	1.5841
19013	Jackson Township	1.6692	--	--	--	--	--	--	1.6692
19014	Jefferson Township	1.6636	--	--	--	--	--	--	1.6636
19015	Birdseye Town	2.1089	--	--	--	--	--	--	2.1089
19016	Madison Township	1.6025	--	--	--	--	--	--	1.6025
19017	Marion Township	1.5538	--	--	--	--	--	--	1.5538
19018	Marion Township II	1.5794	--	--	--	--	--	--	1.5794
19019	Patoka Township	1.9311	--	--	--	--	--	--	1.9311
19020	Huntingburg City	2.8812	--	--	--	--	--	--	2.8812
19021	Jasper Madison	2.2452	--	--	--	--	--	--	2.2452
19022	Jasper Boone	2.2469	--	--	--	--	--	--	2.2469

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Dubois County 2011 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Total	Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly				
<i>Non-TIF Total</i>	676,426	596,779	0	60,985		1,334,190	41,562,984	3.2%
<i>TIF Total</i>	0	1,426	0	0		1,426	1,275,714	0.1%
<i>County Total</i>	676,426	598,205	0	60,985		1,335,616	42,838,698	3.1%
Dubois County	94,564	80,487	0	8,922		183,973	6,468,928	2.8%
Bainbridge Township	1,267	789	0	140		2,197	91,824	2.4%
Boone Township	19	4	0	2		24	22,647	0.1%
Cass Township	18	95	0	84		197	42,070	0.5%
Columbia Township	4	0	0	24		27	17,950	0.2%
Ferdinand Township	125	155	0	49		330	54,165	0.6%
Hall Township	5	0	0	21		26	14,686	0.2%
Harbison Township	0	0	0	57		57	44,620	0.1%
Jackson Township	0	0	0	64		64	48,761	0.1%
Jefferson Township	0	38	0	31		69	19,472	0.4%
Madison Township	163	9	0	19		191	54,255	0.4%
Marion Township	0	0	0	26		26	24,765	0.1%
Patoka Township	905	2,018	0	242		3,165	90,948	3.5%
Jasper Civil City	179,629	105,139	0	6,613		291,382	6,240,446	4.7%
Huntingburg Civil City	36,522	86,184	0	5,018		127,724	1,638,542	7.8%
Birdseye Civil Town	0	673	0	217		890	31,861	2.8%
Ferdinand Civil Town	4,029	7,391	0	1,245		12,665	620,699	2.0%
Holland Civil Town	1,201	6,505	0	894		8,601	129,474	6.6%
Northeast Dubois County School Corp	280	0	0	3,326		3,607	2,883,750	0.1%
Southeast Dubois County School Corp	9,327	17,322	0	5,691		32,340	3,884,460	0.8%
Southwest Dubois County School Corp	43,830	105,290	0	13,041		162,160	4,678,523	3.5%
Greater Jasper Consolidated School Corp	282,257	164,249	0	12,726		459,232	12,601,770	3.6%
Huntingburg Public Library	3,236	7,775	0	747		11,758	270,621	4.3%
Jasper Public Library	15,781	9,220	0	689		25,690	602,256	4.3%
Dubois County Contractual Library	884	1,413	0	803		3,100	738,526	0.4%
Dubois County Airport	2,375	2,022	0	224		4,621	162,485	2.8%
Northeast Dubois County Fire Protection	5	0	0	69		75	84,480	0.1%
Huntingburg Redevelopment Comm	0	0	0	0		0	0	
Dubois County Solid Waste Mgt Dist	0	0	0	0		0	0	
Huntingburg Redevelopment Comm	0	0	0	0		0	0	
TIF - Patoka TIF	0	0	0	0		0	71,144	0.0%
TIF - Huntingburg TIF	0	1,426	0	0		1,426	1,204,570	0.1%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:

Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.